IN THE CLAIMS.

Please cancel claim 6 without prejudice or disclaimer of subject matter.

Please amend claims 1 and 4 as follows.

1. (Currently Amended) In a computer system that provides a user access to a database of items, and provides electronic shopping carts for allowing ~~users~~ the user to interactively select and hold transactions for the items from the database, a method ~~for redeeming~~ that allows the user to redeem loyalty points, comprising:

providing an interface for identifying a transaction for an item~~, the interface including a calculator allowing the user to calculate loyalty points need for the transaction without placing the item in the user's electronic shopping cart~~;

collecting the transaction in the user's electronic shopping cart;

repeating the steps of identifying and collecting transactions until the user is ready to check out;

~~verifying~~ calculating an amount of loyalty points ~~for~~ necessary to complete the collected transactions;

calculating an amount of loyalty points that are available in an account for the user in the computer system;

transferring additional loyalty points to the computer system from another account not in the computer system;

verifying that a total amount of the loyalty points that are available in the account for the user in the computer system and the additional loyalty points transferred from the other account

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not in the computer system meets the amount of points necessary to complete the collected transactions; and

      proceeding to an electronic checkout to complete the collected transactions.

      2. (Original) The method of claim 1, wherein the collected transactions comprise independent and dependent transactions.

      3. (Original) The method of claim 1, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.

4. (Currently Amended) In a computer system that provides a user access to a database of items, a method ~~for facilitating the redemption of~~ that allows the user to redeem loyalty points, comprising:

      providing an interface for accessing [[a]] specified ~~item~~ items;

      ~~providing a calculator on the interface allowing a user to calculate an amount of loyalty points needed to complete a transaction for the specified item;~~

      providing an electronic shopping cart for collecting one or more transactions for the specified items;

      ~~verifying~~ calculating an amount of loyalty points ~~for~~ necessary to process the collected transactions;

      calculating an amount of loyalty points that are available in an account for the user in the computer system;

transferring additional loyalty points to the computer system from another account not in the computer system;

verifying that the amount of loyalty points that are available in the account for the user in the computer system and the additional loyalty points transferred from the other account not in the computer system meets the amount of points necessary to process the collected transactions; and

processing each of the collected transactions.

5. (Cancelled)

6. (Cancelled)

7. (Original) The method of claim 4, wherein the collected transactions comprise independent and dependent transactions.

8. (Original) The method of claim 4, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.

9. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.

10. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

11. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.

12. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.

13. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.

14. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

15. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.

16. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.